

July 7, 2009

United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004-1408

Attn: To the Chambers of Honorable Judge Robert D. Drain

Reference case #05-44481

Dear Judge Drain

I'm a 68 year old Delphi Salaried Retiree whose career spanned 38 years, 36 with GM and 2 with Delphi.

I strongly believe the recently filed Delphi Modified Plan of Reorganization requires modification so that it is equitable and fair to all concerned; including Delphi creditors, Non-UAW hourly workers, and retired Delphi salary employees.

Eliminating Delphi's liabilities to their good faith creditors would be extremely detrimental to those businesses. Taking the significantly under funded pensions of the non-union hourly workers and salaried employees to the PBGC could be extremely detrimental or even disastrous to these individuals and their families.

I propose the following: Delphi's withdrawal from bankruptcy be halted until the creditors are to be fully paid according to an agreed schedule and the pension plans are fully funded.

I don't envy you the handling of this "three ring circus". When it's over all concerned parties should be able to sleep at night knowing all concerned were treated fairly and equitably.

Thank you for your consideration and best regards.



William McCardle